

Assurity®

意外死亡险
(加强版)



为意外做好准备

意外死亡险额可以帮助您保障财务安全，负担重要费用——抵押贷款或房租、儿童保育费、大学学费等。如果被保人因意外事故死亡，意外死亡险（加强版）将直接向受益人支付赔偿金。

如果您正在寻求一种经济实惠的人寿保险替代险或补充险，或者想在一段时间内获得额外保障，可以考虑购买意外死亡险。

了解优势

- ☑ **经济实惠的保障**，每月只需缴纳少量保费
- ☑ **申请简便**，只需回答若干问题；无需体检
- ☑ **快速获得保障**，大多数保单可在两个工作日内签发
- ☑ **保证续保**，只要支付保费，即可续保

根据个人条件投保

选择意外死亡险（加强版），**即可根据自己的年龄自行选择投保期限。***

☐ 15 年 ☐ 20 年 ☐ 30 年 ☐ 至 80 岁

围绕家庭需求制定计划，确保人生中最重要时段均有保障。



图片：Assurity 员工 Lorena。

每月不到
16 美元

一名 45 岁的男性每月只需支付不到 16 美元，就能从 Assurity 购买一份为期 20 年、保额为 15 万美元的意外死亡险（加强版）。

最大限度保
障生存给付

购买可选保险，提升承保级别。购买**意外残疾收入附加条款**，保护积蓄，降低压力。如果因承保范围内的意外事故而完全伤残，无法工作，则可每月获取赔偿金。

产品亮点

赔付金额：5,000 美元 - 350,000 美元

投保年龄：18-70 岁（最后生日年龄，具体取决于投保期限）

无论是否是在工作中，**如果因任何承保范围内的意外事故导致意外死亡，均可获得赔付。**

如果作为付费乘客乘坐公共汽车、飞机或轮船等公共交通运输工具时意外身亡，将根据**公共交通运输工具赔偿金**标准支付两倍的赔偿金。

如果在驾驶或乘坐汽车时，在佩戴并正确使用安全带的情况下因意外事故身亡，将根据**汽车座椅安全带赔偿金**标准额外支付 10% 的赔偿金。



咨询保险专业人士

了解意外死亡险（加强版）如何为您的家庭提供可靠、灵活的保障。



守护最重要的事物

在 Assurity, 保险始终以人为本。自 1890 年以来, 我们的财务实力和坚定目标在不断变化的世界中始终如一。作为一家互助型组织和认证的 B 类公司, 我们以服务为宗旨, 根植于一个简单的理念: 行善即是良善经营。

我们的使命是帮助人们渡过难关, 这指导着我们所做的一切。我们始终陪伴在人们身边, 支持人们在工作、家庭、梦想和责任之间取得平衡。

当发生变故时, 我们始终守护最重要的事物。因为人生充满了值得守护的里程碑和重要时刻。

客户服务热线

800-276-7619
分机号4264

了解更多信息

assurity.com



* 投保年龄和投保期限: 15 年期限 - 18 岁至 65 岁 (最后生日年龄); 20 年期限 - 18 岁至 60 岁 (最后生日年龄); 30 年期限 - 18 岁至 50 岁 (最后生日年龄); 至 80 岁 - 18 岁至 70 岁 (最后生日年龄)。

条件、限制与除外条款

以下限制和除外条款适用于大多数州批准的保单。各州的限制和除外条款可能有所不同。有关所有限制和除外条款的清单, 请参阅实际保单。

重要提示 — 本保单仅提供意外险。本保单不提供疾病保险。只有在保单有效且不受任何其他原因影响的情况下, 被保人在承保范围内的意外事故发生后 365 天内直接因该事故受伤而亡后, 才会向指定受益人支付与保单面额相等的赔偿金。如果被保人的死亡原因并非意外人身伤害, 则不予赔付。

年龄和 / 或性别误报 - 如果被保人的年龄和 / 或性别被误报, 则将根据正确的年龄和 / 或性别对保费、承保范围或两者同时进行调整。如果根据正确的投保年龄, 本保单提供的保险本应不会生效或已经终止, 则在被保人不符合投保资格期间, 我们唯一的责任仅限于退还保费。

除外条款 - 对于以下原因引起或造成的损失, Assurity 将不会向被保人支付赔偿金: 操纵、学习操纵任何飞机或担任任何飞机的机组人员; 参加悬挂式滑翔、热气球搭乘、蹦极、跳伞、潜水、风帆滑翔、驾帆船滑翔、风筝伞滑翔、登山或攀岩、B.A.S.E. 跳伞、高空跳伞或洞穴潜水等运动; 在有组织的比赛、特技表演或速度试验中乘坐或驾驶任何机动车辆; 主持、指导、练习或参加任何半职业或职业竞技体育比赛, 并为此获得任何类型的补偿或报酬; 在本保单有效期内非因受伤感染而引致的身体不适、疾病或传染病; 遭受战争或者任何宣战或未宣战的战争行为; 现服役于任何武装部队或其附属单位, 包括国民警卫队或预备役, 现役训练期不足 60 天的情况除外; 药物上瘾 (包括医生开具处方但被滥用的药物) 或酗酒; 受兴奋剂、镇静剂、致幻剂、麻醉剂或任何其他药物或致醉剂的药力作用影响 (不包括按照医生向被保人开具的处方所使用的药物); 醉酒 (根据发生损失的管辖区内管理机动车辆操作的法律来确定) 或受违禁药物 / 麻醉剂的药力作用影响; 犯下或企图犯下重罪; 监禁于刑事监禁所或政府拘留设施中; 参与骚乱、暴动或叛乱; 从事非法职业; 故意自我伤害; 或者企图自杀 (无论精神是否失常)。

附加条款可能包含其他条件、限制和除外条款。

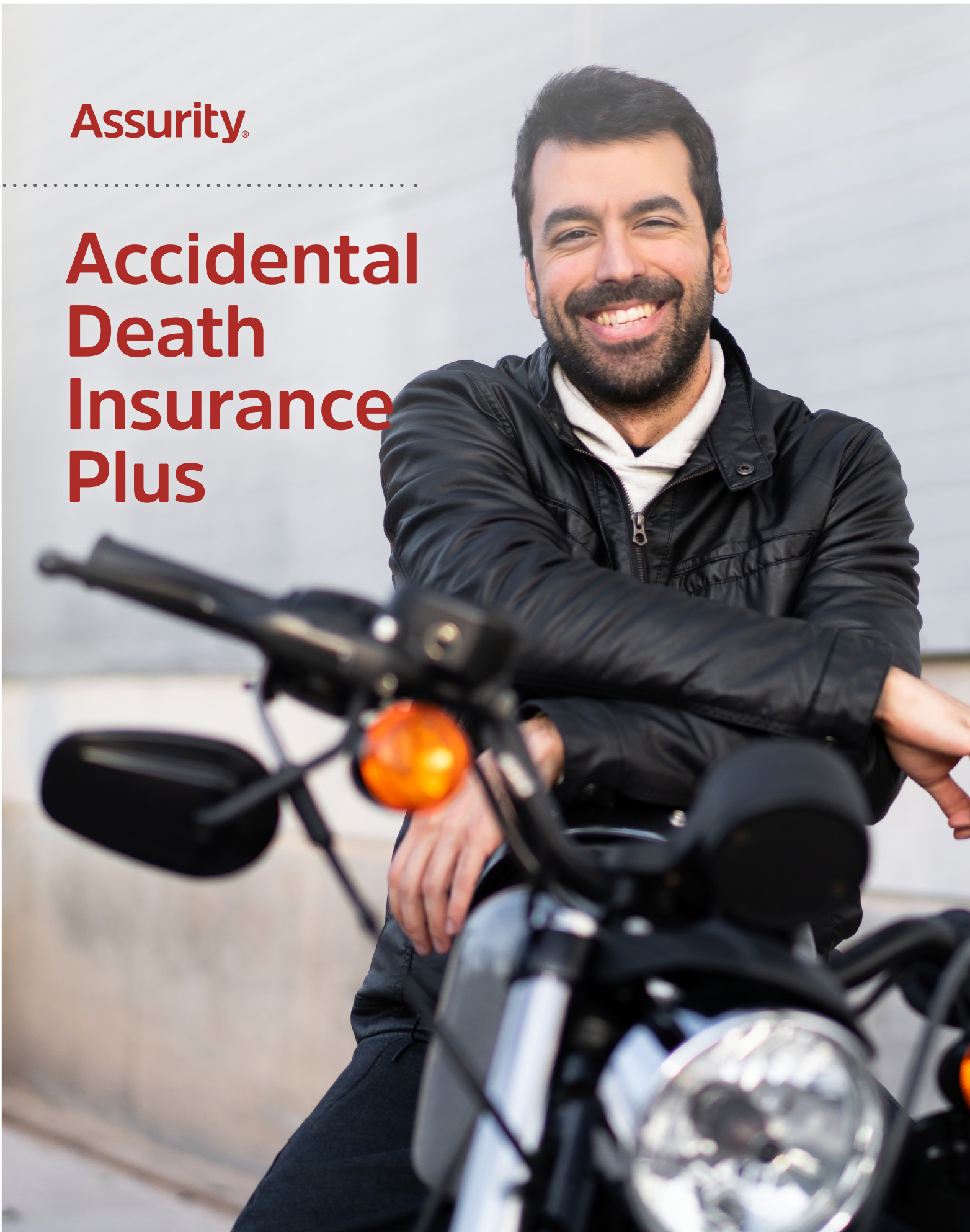
不适用于纽约州。

保单单号 IH2004 和 IH2011 由内布拉斯加州林肯市 Assurity Life Insurance Company 签署。

Assurity 是共同控股公司 Assurity Group, Inc. 及其子公司的销售名称。子公司包括但不限于: Assurity Life Insurance Company 和 Assurity Life Insurance Company of New York。保险产品和服务由位于所有州 (纽约州除外) 的 Assurity Life Insurance Company 提供。纽约州的保险产品和服务由位于该州奥尔巴尼的 Assurity Life Insurance Company of New York 提供。产品的可得性、功能和费率因各州而异。

Assurity[®]

Accidental Death Insurance Plus



Prepare for the unexpected

Accidental death insurance helps you safeguard your finances and keep up with important costs — mortgages or rent, childcare, college tuition and more. Accidental Death Insurance Plus pays a direct benefit to your beneficiaries if your death is the result of an accident.

Consider accidental death insurance if you're looking for an affordable alternative or supplement to your life insurance, or want additional protection for a set period of time.

Check out these advantages

- ☑ **Affordable protection** with a small monthly premium
- ☑ **Easy application** with just a few questions; no medical exams required
- ☑ **Get coverage fast**, most policies are issued within two business days
- ☑ **Guaranteed renewable** for the length of your coverage as long as premiums are paid

Coverage on your terms

With Accidental Death Insurance Plus, **you can choose how long you'll be covered depending on your age.***

- ☐ 15 years ☐ 20 years ☐ 30 years ☐ To age 80

Plan around your family's needs and make sure you're covered during the most important parts of life.



Pictured: Assurity employee Lorena.

**Less than
\$16 a month**

A 45-year-old male would pay less than \$16 per month for a 20-year, \$150,000 Accidental Death Insurance Plus policy from Assurity.

Living benefits to maximize protection

Strengthen your coverage by purchasing optional protection. You can protect your savings and keep stress low with the **Accident-Only Disability Income Rider**. It pays you a monthly benefit if an injury from a covered accident leaves you totally disabled and unable to work.

Product highlights

Benefit amounts: \$5,000 - \$350,000

Issue ages: 18-70, age last birthday, depending on coverage period

Pays when an accidental death results from any covered accident, whether or not you're at work.

Common Carrier Benefit pays two times the benefit amount if your death results from an accident while riding as a fare-paying passenger on a common carrier like a bus, plane or boat.

Automobile Seatbelt Benefit pays an additional 10 percent of the benefit if your death results from an accident while driving or riding in a car, and while wearing and properly using a seatbelt.



Talk to your insurance professional

to see how Accidental Death Insurance Plus can provide reliable, flexible protection for your family.



Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com



*Issue age and coverage periods: 15-year term period – age 18 through 65 (age last birthday); 20-year term period – age 18 through 60 (age last birthday); 30-year term period – age 18 through 50 (age last birthday); To age 80 – age 18 through 70 (age last birthday)

Conditions, Limitations and Exclusions

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy.

IMPORTANT NOTICE– This policy provides ACCIDENT INSURANCE ONLY. This policy DOES NOT PROVIDE COVERAGE FOR SICKNESS. The face amount of the policy will only be paid to the named beneficiary if the insured's death results directly from an injury sustained in a covered accident within 365 days of the accident while the policy is in force and independent of all other causes. No benefits are payable if the insured's death results from a cause other than an accidental bodily injury.

Misstatement of Age and/or Gender – If the Insured Person's age and/or gender has been misstated, an adjustment in premiums, coverage or both will be made based on the correct age and/or gender. If, according to the correct age, the coverage provided by this policy would not have become effective or would have ceased, Our only liability during the period in which the Insured Person was not eligible for coverage shall be limited to a refund of premiums.

Exclusions – Assurity will not pay benefits for losses that are caused by or are the result of an Insured Person: operating, learning to operate or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness, disease or infection, other than infection from an Injury received while this policy is in force; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve, except during the active duty training of less than 60 days; being addicted to drugs, including those prescribed by a Physician that are misused or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant (except those used as prescribed to the Insured Person by a Physician); being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Riders may contain additional conditions, limitations and exclusions.

NOT AVAILABLE IN NEW YORK.

Policy Form Nos. I H2004 and I H2011 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.